

Certificate Number: 15317-NJ-DE-037967540

Bankruptcy Case Number: 23-17710



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 26, 2023, at 3:30 o'clock PM PST, Judith L Carr completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: November 26, 2023 By: /s/Gil Luna

Name: Gil Luna

Title: Credit Counselor